IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/664,483

Confirmation No.: 4368

Applicant(s): Becerra et al. Filed:

September 19, 2003

Art Unit: 3626

Examiner: Cobanoglu, Dilek B.

Title: SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND

NON-INSURANCE PRODUCTS

Docket No.: 06128/260159

Customer No.: 00826

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT Under 37 C.F.R. § 1.121

Sir:

In response to the Office Action dated November 28, 2007, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.